State of Hawaii
Department of Labor and Industrial Relations
Office of Community Services

Request for Proposals

RFP No. OCS LBR 903-06_14 Financial Literacy, Asset Poverty Reduction, and Savings Incentives for Low-Income Persons

November 21, 2012

Note: *It is the applicant's responsibility to check the public procurement notice website, the request for proposals website, or to contact the RFP point-of-contact identified in the RFP for any addenda issued to this RFP. The State shall not be responsible for any incomplete proposal submitted as a result of missing addenda, attachments or other information regarding the RFP.*

NEIL ABERCROMBIE
GOVERNOR

DWIGHT TAKAMINE
DIRECTOR

AUDREY HIDANO
DEPUTY DIRECTOR

MILA KA'AHANUI
EXECUTIVE DIRECTOR

STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS
OFFICE OF COMMUNITY SERVICES
830 PUNCHBOWL STREET, ROOM 420
HONOLULU, HAWAII 96813
www.hawaii.gov/labor
Phone: (808) 586-8675 / Fax: (808) 586-8685
Email: dlir.ocs@hawaii.gov

November 21, 2012

Dear Applicant:

SUBJECT: REQUESTS FOR PROPOSALS (RFPs) FOR STATE FISCAL BIENNIUM (FB) 2012-2013

The Office of Community Services (OCS), an Office administratively attached to the Department of Labor and Industrial Relations (DLIR), is soliciting proposals from qualified applicants to provide the human services listed below for State Fiscal Years 2014 and 2015.

OCS is launching a series of proposed new and modified programs pursuant to its New Day Plan for Improving Lives and Strengthening Communities. The client communities to be served by these programs are new immigrants, including COFA migrants, Native Hawaiians, ex-offenders, and other low-income persons.

OCS expects that the successful applicants pursuant to these RFPs will cooperate, coordinate, and collaborate in providing an integrated series of resources and services for the client communities that are to be served by these proposals.

RFP No.	Service Activity Title
LBR 903-01	Community Resource Centers and Acculturation
LBR 903-02	Employment Core Services for Low-Income Persons
LBR 903-03	Employment Core Services for Immigrants
LBR 903-04	Employment Core Services for Refugees
LBR 903-05	Employment Core and Recidivism Prevention for Reintegrating Individuals
LBR 903-06	Financial Literacy, Asset Poverty Reduction, and Savings Incentives for Low-Income Persons
LBR 903-07	Tax Preparation, Volunteer Coordination, and Service Coordination for Low-Income Persons
LBR 903-07	Tax Preparation, Volunteer Coordination, and Service Coordination for Low-Income Persons

LBR 903-08 Legal Advocacy, Outreach, and Referral Services to Protect the Rights of Children and Their Families

LBR 903-10 Legal Services for Immigrants

All prospective applicants are hereby notified that this RFP for competitive purchase of services is issued under the provisions of the Hawaii Revised Statutes, Chapter 103F and its administrative rules.

The enclosed materials outline the application requirements of RFP No. OCS LBR 903-06, for Financial Literacy, Asset Poverty Reduction, and Savings Incentives for Low-Income Persons. Included for your use are the administrative requirements, service specifications, proposal applications, budget instructions, as well as other reference materials. Prior to application submittal, it is imperative that the applicants closely review all information and follow detailed instructions provided.

Proposals postmarked after January 21, 2013, or hand delivered after 4:30 p.m. H.S.T. on January 21, 2013, **shall be considered late and rejected.** There are no exceptions to this requirement. Proposals delivered by facsimile transmission or e-mail will not be accepted. One original and four copies of the proposal are required.

DLIR-OCS will conduct an orientation session on November 23, 2012 from 9:00 a.m. to 12:00 noon, at the Keelikolani Building, Conference Rooms 310, 313 and 314, 830 Punchbowl Street, Honolulu, Hawaii. All prospective applicants are strongly encouraged to attend the session.

The deadline for submission of written questions is 4:30 p.m. H.S.T. on Tuesday, December 4. 2012. DLIR-OCS will address all written questions with a written response by December 14, 2012. Written questions may be submitted to DLIR-OCS by facsimile or e-mail. However, all applicants who submit written questions by facsimile or e-mail bears the full and exclusive responsibility for assuring the complete, correctly formatted, and timely transmission of their questions.

DLIR-OCS reserves the right to amend the terms of this RFP, to issue addenda, or to withdraw this RFP at any time.

All questions or inquiries regarding these RFPs should be directed to the RFP Contact Person, Mr. En H. Young, by mail at 830 Punchbowl Street, Room 420, Honolulu, Hawaii 96813, or e-mail at en.h.young@hawaii.gov or by telephone to (808) 586-8675. Thank you for your interest in applying and for working with us to provide quality services.

Sincerely,

MILA KAAHANUI, MSW
Executive Director

AN EQUAL OPPORTUNITY AGENCY

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PROPOSAL MAIL-IN AND DELIVERY INFORMATION SHEET

NUMBER OF COPIES TO BE SUBMITTED: One (1) original and five (5) copies

ALL MAIL-INS SHALL BE POSTMARKED BY THE UNITED STATES POSTAL SERVICE (USPS) NO LATER THAN **January 21, 2013 and received by the state purchasing agency no later than 10 days from the submittal deadline**.

All Mail-ins

Department of Labor and Industrial Relations
Office of Community Services
830 Punchbowl Street, Ste. 420
Honolulu, HI 96813

OCS RFP COORDINATOR

En Young
830 Punchbowl Street, Rm 420
Honolulu, HI 96813
(808) 586-8675
Fax: (808) 586-8685
En.H.Young@hawaii.gov

ALL HAND DELIVERIES SHALL BE ACCEPTED AT THE FOLLOWING SITES UNTIL **4:30 P.M., Hawaii Standard Time (HST), JANUARY 21, 2013.** Deliveries by private mail services such as FEDEX shall be considered hand deliveries. Hand deliveries shall not be accepted if received after 4:30 p.m., **JANUARY 21, 2013.**

Drop-off Sites

OFFICE OF COMMUNITY SERVICES
Department of Labor & Industrial Relations
830 Punchbowl Street, Room 420
Honolulu, Hawaii 96813

RFP Table of Contents

Section 1 Administrative Overview

Section 2 - Service Specifications

Section 3 - Proposal Application Instructions

Section 4 – Proposal Evaluation

Section 5 – Attachments

Section 1

Administrative Overview

Section 1
Administrative Overview

Applicants are encouraged to read each section of the RFP thoroughly. While sections such as the administrative overview may appear similar among RFPs, state purchasing agencies may add additional information as applicable. It is the responsibility of the applicant to understand the requirements of *each* RFP.

1.1 Procurement Timetable

Note that the procurement timetable represents the State's best estimated schedule. If an activity on this schedule is delayed, the rest of the schedule will likely be shifted by the same number of days. Contract start dates may be subject to the issuance of a notice to proceed.

Activity	Scheduled Date
Public notice announcing Request for Proposals (RFP)	November 21, 2012
Distribution of RFP	November 21, 2012
RFP orientation session	November 27, 2012
Closing date for submission of written questions for written responses	December 4, 2012
State purchasing agency's response to applicants' written questions	December 14, 2012
Discussions with applicant prior to proposal submittal deadline (optional)	December 28, 2012
Proposal submittal deadline	January 21, 2013
Discussions with applicant after proposal submittal deadline (optional)	March 1, 2013
Final revised proposals (optional)	April 1-15, 2013
Proposal evaluation period	January-Early May 2013
Provider selection	Late April-Early May, 2013
Notice of statement of findings and decision	May 1-15, 2013
Contract start date	July 1, 2013

1.2 Website Reference

The State Procurement Office (SPO) website is http://hawaii.gov/spo

	For	Click on "Doing Business with the State" tab or
1	Procurement of Health and Human Services	http://hawaii.gov/spo/health-human-svcs/doing-business-with-the-state-to-provide-health-and-human-services
2	RFP website	http://hawaii.gov/spo/general/procurement-notices-for-solicitations
3	Hawaii Revised Statutes (HRS) and Hawaii Administrative Rules (HAR) for Purchases of Health and Human Services	http://hawaii.gov/spo/general/statutes-and-rules/procurement-statutes-and-administrative-rules
4	Forms	http://hawaii.gov/spo/statutes-and-rules/general/spo-forms
5	Cost Principles	http://hawaii.gov/spo/health-human-svcs/cost-principles-for-procurement-of-health-and-human-services
6	Standard Contract -General Conditions, AG103F13	http://hawaii.gov/spo/general/gen-cond/general-conditions-for-contracts
7	Protest Forms/Procedures	http://hawaii.gov/spo/health-human-svcs/protestsreqforreconsideration/protests-requests-for-reconsideration-for-private-providers

Non-SPO websites

(Please note: website addresses may change from time to time. If a link is not active, try the State of Hawaii website at http://hawaii.gov)

	For	Go to
8	Hawaii Compliance Express (HCE)	https://vendors.ehawaii.gov/hce/splash/welcome.html
9	Department of Taxation	http://hawaii.gov/tax/
10	Wages and Labor Law Compliance, HRS §103-055	http://capitol.hawaii.gov/hrscurrent
11	Department of Commerce and Consumer Affairs, Business Registration	http://hawaii.gov/dcca click "Business Registration"
12	Campaign Spending Commission	http://hawaii.gov/campaign

1.3 Authority

This RFP is issued under the provisions of the Hawaii Revised Statutes (HRS) Chapter 103F and its administrative rules. All prospective applicants are charged with presumptive knowledge of all requirements of the cited authorities. Submission of a valid executed proposal by any prospective applicant shall constitute admission of such knowledge on the part of such prospective applicant.

1.4 RFP Organization

This RFP is organized into five sections:

Section 1, Administrative Overview: Provides applicants with an overview of the procurement process.

Section 2, Service Specifications: Provides applicants with a general description of the tasks to be performed, delineates provider responsibilities, and defines deliverables (as applicable).

Section 3, Proposal Application Instructions: Describes the required format and content for the proposal application.

Section 4, Proposal Evaluation: Describes how proposals will be evaluated by the state purchasing agency.

Section 5, Attachments**:** Provides applicants with information and forms necessary to complete the application.

1.5 Contracting Office

The Contracting Office is responsible for overseeing the contract(s) resulting from this RFP, including system operations, fiscal agent operations, and monitoring and assessing provider performance. The Contracting Office is:

Office of Community Services
Department of Labor and Industrial Relations, State of Hawaii
830 Punchbowl Street, Room 420
Honolulu, Hawaii 96813
Phone: (808) 586-8675   Fax: (808) 586-8685

1.6 RFP Contact Person

From the release date of this RFP until the selection of the successful provider(s), any inquiries and requests shall be directed to the sole point-of-contact identified below.

En Young
Phone: (808) 586-8675
Fax: (808) 586-8680
Email: En.H.Young@hawaii.gov

1.7 Orientation

An orientation for applicants in reference to the request for proposals will be held as follows:

Date:	**November 27, 2012**	**Time:**	**1:00p.m.**
Location:	**State Capitol, Rm. 229, 415 So. Beretania St, Honolulu 96813**		

Applicants are encouraged to submit written questions prior to the orientation. Impromptu questions will be permitted at the orientation and spontaneous answers provided at the state purchasing agency's discretion. However, answers provided at the orientation are only intended as general direction and may not represent the state purchasing agency's position. Formal official responses will be provided in writing. To ensure a written response, any oral questions should be submitted in writing following the close of the orientation, but no later than the submittal deadline for written questions indicated in the subsection 1.8, Submission of Questions.

1.8 Submission of Questions

Applicants may submit questions to the RFP Contact Person identified in Section 1.6. Written questions should be received by the date and time specified in Section 1.1 Procurement Timetable. The purchasing agency will respond to written questions by way of an addendum to the RFP.

Deadline for submission of written questions:

Date: **December 4, 2012** **Time:** 4:30 p.m. HST

State agency responses to applicant written questions will be provided by**:**

Date: **December 14, 2012**

1.9 Submission of Proposals

A. Forms/Formats

Forms, with the exception of program specific requirements, may be found on the State Procurement Office website referred to in subsection 1.2, Website Reference. Refer to the Section 5, Proposal Application Checklist for the location of program specific forms.

1. **Proposal Application Identification (Form SPOH-200)**. Provides applicant proposal identification.

2. **Proposal Application Checklist**. The checklist provides applicants specific program requirements, reference and location of required RFP proposal forms, and the order in which all proposal components should be collated and submitted to the state purchasing agency.

3. **Table of Contents**. A sample table of contents for proposals is located in Section 5, Attachments. This is a sample and meant as a guide. The table of contents may vary depending on the RFP.

4. **Proposal Application (Form SPOH-200A)**. Applicant shall submit comprehensive narratives that address all proposal requirements specified in Section 3, Proposal Application Instructions, including a cost proposal/budget, if required.

B. Program Specific Requirements

Program specific requirements are included in Sections 2 and 3, as applicable. Required Federal and/or State certifications are listed on the Proposal Application Checklist in Section 5.

C. Multiple or Alternate Proposals

Multiple or alternate proposals shall not be accepted unless specifically provided for in Section 2. In the event alternate proposals are not accepted and an applicant submits alternate proposals, but clearly indicates a primary proposal, it shall be considered for award as though it were the only proposal submitted by the applicant.

D. Hawaii Compliance Express (HCE)

All providers shall comply with all laws governing entities doing business in the State. Providers shall register with HCE for online compliance verification from the Hawaii State Department of Taxation (DOTAX), Internal Revenue Service (IRS), Department of Labor and Industrial Relations (DLIR), and Department of Commerce and Consumer Affairs (DCCA). There is a nominal annual registration fee (currently $12) for the service. The HCE's online "Certificate of Vendor Compliance" provides the registered provider's current compliance status as of the issuance date, and is accepted for both contracting and final payment purposes. Refer to **subsection** 1.2, Website Reference, for HCE's website address.

1. **Tax Clearance.** Pursuant to HRS §103-53, as a prerequisite to entering into contracts of $25,000 or more, providers are required to have a tax clearance from DOTAX and the IRS. (See subsection 1.2, Website Reference for DOTAX and IRS website address.)

2. **Labor Law Compliance.** Pursuant to HRS §103-55, providers shall be in compliance with all applicable laws of the federal and state governments relating to workers' compensation, unemployment compensation, payment of wages, and safety. (See subsection 1.2, Website Reference for DLIR website address.)

3. **DCCA Business Registration.** Prior to contracting, owners of all forms of business doing business in the state except sole proprietorships, charitable organizations, unincorporated associations and foreign insurance companies shall be registered and in good standing with the DCCA, Business Registration Division. Foreign insurance companies must register with DCCA, Insurance Division. More information is on the DCCA website. (See subsection 1.2, Website Reference for DCCA website address.)

E. Wages Law Compliance

If applicable, by submitting a proposal, the applicant certifies that the applicant is in compliance with HRS §103-55, Wages, hours, and working conditions of employees of contractors performing services. Refer to HRS §103-55, at the Hawaii State Legislature website. (See subsection 1.2, Website Reference for DLIR website address.)

F. Campaign Contributions by State and County Contractors

HRS §11-355 prohibits campaign contributions from certain State or county government contractors during the term of the contract if the contractors are paid with funds appropriated by a legislative body. Refer to HRS §11-355. (See subsection 1.2, Website Reference for Campaign Spending Commission website address.)

G. Confidential Information

If an applicant believes any portion of a proposal contains information that should be withheld as confidential, the applicant shall request in writing nondisclosure of designated proprietary data to be confidential and provide justification to support confidentiality. Such data shall accompany the proposal, be clearly marked, and shall be readily separable from the proposal to facilitate eventual public inspection of the non-confidential sections of the proposal.

Note that price is not considered confidential and will not be withheld.

H. Proposal Submittal

All mail-ins shall be postmarked by the United States Postal System (USPS) and received by the State purchasing agency no later than the submittal deadline indicated on the attached Proposal Mail-in and Delivery Information Sheet, or as amended. All hand deliveries shall be received by the State purchasing agency by the date and time designated on the Proposal Mail-In and Delivery Information Sheet, or as amended. Proposals shall be rejected when:

1. Postmarked after the designated date; or

2. Postmarked by the designated date but not received within 10 days from the submittal deadline; or

3. If hand delivered, received after the designated date and time.

The number of copies required is located on the Proposal Mail-In and Delivery Information Sheet. Deliveries by private mail services such as FEDEX shall be considered hand deliveries and shall be rejected if received after the submittal deadline. Dated USPS shipping labels are not considered postmarks.

1.10 Discussions with Applicants

A. Prior to Submittal Deadline

Discussions may be conducted with potential applicants to promote understanding of the purchasing agency's requirements.

B. After Proposal Submittal Deadline

Discussions may be conducted with applicants whose proposals are determined to be reasonably susceptible of being selected for award, but proposals may be accepted without discussions, in accordance with HAR §3-143-403.

1.11 Opening of Proposals

Upon the state purchasing agency's receipt of a proposal at a designated location, proposals, modifications to proposals, and withdrawals of proposals shall be date-stamped, and when possible, time-stamped. All documents so received shall be held in a secure place by the state purchasing agency and not examined for evaluation purposes until the submittal deadline.

Procurement files shall be open to public inspection after a contract has been awarded and executed by all parties.

1.12 Additional Materials and Documentation

Upon request from the state purchasing agency, each applicant shall submit additional materials and documentation reasonably required by the state purchasing agency in its evaluation of the proposals.

1.13 RFP Amendments

The State reserves the right to amend this RFP at any time prior to the closing date for final revised proposals.

1.14 Final Revised Proposals

If requested, final revised proposals shall be submitted in the manner and by the date and time specified by the state purchasing agency. If a final revised proposal is not submitted, the previous submittal shall be construed as the applicant's final revised proposal. *The applicant shall submit* ***only*** *the section(s) of the proposal that are amended, along with the Proposal Application Identification Form (SPOH-200).* After final revised proposals are received, final evaluations will be conducted for an award.

1.15 Cancellation of Request for Proposal

The RFP may be canceled and any or all proposals may be rejected in whole or in part, when it is determined to be in the best interest of the State.

1.16 Costs for Proposal Preparation

Any costs incurred by applicants in preparing or submitting a proposal are the applicants' sole responsibility.

1.17 Provider Participation in Planning

Provider(s), awarded a contract resulting from this RFP,

- ☒ are required
- ☐ are not required

to participate in the purchasing agency's future development of a service delivery plan pursuant to HRS §103F-203.

Provider participation in a state purchasing agency's efforts to plan for or to purchase health and human services prior to the release of a RFP, including the sharing of information on community needs, best practices, and providers' resources, shall not disqualify providers from submitting proposals, if conducted in accordance with HAR §§3-142-202 and 3-142-203.

1.18 Rejection of Proposals

The State reserves the right to consider as acceptable only those proposals submitted in accordance with all requirements set forth in this RFP and which demonstrate an understanding of the problems involved and comply with the service specifications. Any proposal offering any other set of terms and conditions contradictory to those included in this RFP may be rejected without further notice.

A proposal may be automatically rejected for any one or more of the following reasons:

- **A.** Rejection for failure to cooperate or deal in good faith. (HAR §3-141-201)
- **B.** Rejection for inadequate accounting system. (HAR §3-141-202)
- **C.** Late proposals (HAR §3-143-603)
- **D.** Inadequate response to request for proposals (HAR §3-143-609)
- **E.** Proposal not responsive (HAR §3-143-610(a)(1))
- **F.** Applicant not responsible (HAR §3-143-610(a)(2))

1.19 Notice of Award

A statement of findings and decision shall be provided to each responsive and responsible applicant by mail upon completion of the evaluation of competitive purchase of service proposals.

Any agreement arising out of this solicitation is subject to the approval of the Department of the Attorney General as to form, and to all further approvals, including the approval of the Governor, required by statute, regulation, rule, order or other directive.

No work is to be undertaken by the provider(s) awarded a contract prior to the contract commencement date. The State of Hawaii is not liable for any costs incurred prior to the official starting date.

1.20 Protests

Pursuant to HRS §103F-501 and HAR Chapter 148, an applicant aggrieved by an award of a contract may file a protest. The Notice of Protest form, SPOH-801, and related forms are available on the SPO website. (See subsection 1.2, Website Reference for website address.) Only the following matters may be protested:

A. A state purchasing agency's failure to follow procedures established by Chapter 103F of the Hawaii Revised Statutes;

B. A state purchasing agency's failure to follow any rule established by Chapter 103F of the Hawaii Revised Statutes; and

C. A state purchasing agency's failure to follow any procedure, requirement, or evaluation criterion in a request for proposals issued by the state purchasing agency.

The Notice of Protest shall be postmarked by USPS or hand delivered to 1) the head of the state purchasing agency conducting the protested procurement and 2) the procurement officer who is conducting the procurement (as indicated below) within five working days of the postmark of the Notice of Findings and Decision sent to the protestor. Delivery services other than USPS shall be considered hand deliveries and considered submitted on the date of actual receipt by the state purchasing agency.

Head of State Purchasing Agency	**Procurement Officer**
Name: Mila Kaahanui	Name: En Young
Title: Executive Director	Title: CPE Administrator
Mailing Address: 830 Punchbowl Street, Room. 420 Honolulu, Hawaii 96813	Mailing Address: 830 Punchbowl Street, Room. 420. Honolulu, Hawaii 96813
Business Address: Same	Business Address: Same

1.21 Availability of Funds

The award of a contract and any allowed renewal or extension thereof, is subject to allotments made by the Director of Finance, State of Hawaii, pursuant to HRS Chapter 37, and subject to the availability of State and/or Federal funds.

1.22 General and Special Conditions of Contract

The general conditions that will be imposed contractually are on the SPO website. (See subsection 1.2, Website Reference for website address.) Special conditions may also be imposed contractually by the state purchasing agency, as deemed necessary.

1.23 Cost Principles

To promote uniform purchasing practices among state purchasing agencies procuring health and human services under HRS Chapter 103F, state purchasing agencies will utilize standard cost principles outlined in Form SPOH-201, which is available on the SPO website. (See subsection 1.2 Website Reference for website address.) Nothing in this section shall be construed to create an exemption from any cost principle arising under federal law.

Section 2

Service Specifications

Section 2
Service Specifications

2.1 Introduction

A. Overview, Purpose or Need

Traditional methods of alleviating poverty have focused on the supply of resources available to any household and the number of members of the household. While all systems for measuring poverty invariably contain assumptions or generalizations inapplicable to the actual conditions of poverty, alternative and complementary means of assisting persons towards self-sufficiency must be initiated to ensure all self-sufficiency barriers are being addressed. The basic assumptions of the current Federal Poverty Guide Line (FPGL) do not accurately address cost-of-living issues, including housing and food differentials, the specific economic structure and opportunities available in each geographic region, or the personal specifics, such as prior bankruptcies or financial trouble, that increase the cost of being impoverished.

The need exists to ensure Hawaii's families achieve financial stability. "Asset Poverty," which is defined as having enough resources for basic necessities for three months if a household's income source is lost, has been estimated at 27% nationally, and as high as 43% in Hawaii. With nearly half of the population of the State at-risk of asset poverty, financial literacy, savings planning and basic family budgeting education should be made available to increase community awareness of financial issues. A mechanism with raw financial materials and incentives should also be created to provide a hands-on example of savings strategies, and allow individuals to experience financial progress. Thirdly, for individuals who have developed barriers to financial progress through poor spending habits or difficult life-events, coordination should be provided to assist in repair.

The purpose of this procurement is to assist low-income persons in developing sound financial judgment, incentivize savings through graduated match-grant savings, and coordinate financial literacy and education services to improve access to such services and benefit the community.

B. Planning Activities Conducted In Preparation for this RFP

Pursuant to the Hawaii Administrative Rules § 3-142-301 State Agency Planning Activities, OCS conducted planning activities, including, but not limited to the following:

OCS conducted a series of community needs assessment meetings in which it invited members of disadvantaged communities that are being served by existing OCS programs, plus government and non-profit sector agencies that serve these communities. These meetings were held in Hilo on May 16, 2012; Honolulu on June 18, 2012; Kahului on June 21, 2012; and Lihue on July 9, 2012. OCS conducted a statewide meeting of government and non-profit sector service agencies at the State Capitol on June 27, 2012.

OCS engaged in a detailed review of the published literature on poverty in Hawaii, and on the social and economic situations faced by the Micronesian, Filipino, and Hispanic communities in Hawaii, and on the Native Hawaiian community. (These studies by OCS have been briefly summarized in its report entitled "New Day Plan for Improving Lives and Strengthening Communities," published in September 2012, and available on the OCS website, www.hawaii.gov/labor/ocs.)

OCS issued a Request for Information (RFI), pursuant to HAR §3-142-202, on July 27, 2012 and conducted RFI meetings during the week of August 20, 2012.

The Office also had phone and in-person meetings with providers currently servicing this population, government-certified credit counselors, Federal agencies promoting savings initiatives, community lending institutions, and other interested parties, as appropriate.

C. Description of the Service Goals

Goals of the proposed services include the increased ability of the target population to access and utilize the American system of credit, to improve the resilience of individuals and households to fluctuations in income, to provide a means and incentive for individuals and households to create and achieve savings goals, and to coordinate services among agency providing financial services.

D. Description of the Target Population to Be Served

The target populations to be served are households whose income is at or below 150% of the FPGL, or individuals or households whose income is between 150 and 200% of the FPGL, and through assessment are defined as "asset poor."

E. Geographic Coverage of Service

This service competition area will be statewide; however no specific funding amount is suggested for any one county.

F. Probable Funding Amounts, Source, and Period of Availability

Planned expenditures for this procurement are $350,000 per year of General Funds for the State Fiscal Biennium including 2014 and 2015.

2.2 Contract Monitoring and Evaluation

Contracts under this RFP may be monitored on-site or from the office, depending upon assessment of risk. Monitoring activities may include reviews of all reports, interviews with staff and clients, and fiscal reviews including invoice testing and internal control supports. Monitoring will be based on activities in each of the following areas:

A. Performance/Outcome Measures

Activities may include comparison of reported outcomes and service activities to documentation substantiating claims, interviews with clients to ensure reported services were received, and other such measures.

B. Output Measures

Activities may include review of attendance sheets or other documents to substantiate accurate numbers of people, or other documents such as deposit receipts or direct deposit slips to ensure services are provided as reported.

C. Quality of Care/Quality of Services

Activities may include interviews with clients to ensure satisfaction with service, as well as interviews with staff to gauge internal capacity to assess and improve services

D. Financial Management

Activities may include risk assessment through examination of fiscal policies and procedures, and reconciling payment claims to actual service activities

E. Administrative Requirements

Activities may include compliance testing, review of practices and costs to applicable cost principles, statutes, etc., and use of State funds for lobbying, other practices unallowable under State law and Contracted Agreement

All activities are suggested, and OCS reserves the right to conduct additional monitoring based on contract performance.

2.3 General Requirements

A. Specific Qualifications or Requirements, Including But Not Limited to Licensure or Accreditation:

1. The applicant shall be a non-profit, non-governmental agency, and meet all standards required by applicable federal, state, and county laws, ordinances, codes and rules to provide services. The applicant shall also be in good standing with relevant licensing bodies, and in compliance with professional standards and requirements.

2. The applicant shall hold all licenses, permits, and accreditations, and meet all standards required by applicable federal, state and county laws, ordinances, codes and rules to provide services. The applicant shall also be in good standing with required licensing bodies, and in compliance with professional standards and requirements.

3. The applicant shall comply with the Chapter 103F, HRS Cost Principles for Purchases of Health and Human Services identified in SPO-H-201. Refer to SPO website in Section 1.2, Website Reference.

4. The applicant must provide reasonable accommodations to assure that it has the capacity to deliver services to all clients in a culturally and linguistically appropriate manner, and to deliver such services to those clients with limited English proficiency and/or physical limitations to the maximum extent practicable.

5. Agencies must either be, or include as partners in their application, a Community Development Financial Institution as certified by the Federal Government.

B. Secondary Purchaser Participation
(Refer to HAR §3-143-608)

After-the-fact secondary purchases will be allowed subject to the approval of the State.

Planned secondary purchases

NONE

C. Multiple or Alternate Proposals
(Refer to HAR §3-143-605)

☐ Allowed ☒ Unallowed

D. Single or Multiple Contracts to Be Awarded
(Refer to HAR §3-143-206)

☐ Single ☐ Multiple ☒ Single & Multiple

Criteria for multiple awards: When advantageous to the State, multiple awards may be awarded. These may be awarded when a single proposal is insufficient to cover the entire geographic area, when multiple proposals with different treatment modalities are deemed meritorious, or when the total cost of the service is lower or number of outcomes is greater than in a single proposal.

E. Single or Multi-Term Contracts to Be Awarded
(Refer to HAR §3-149-302)

☒ Single term (2 years or less) ☐ Multi-term (more than 2 years)

Contract terms: The initial term of contract will be July 1, 2013 through June 30, 2015 with no options to extend. The contract term will not exceed two (2) years.

The initial period shall commence on the contract start date or Notice-to-Proceed, whichever is later.

2.4 Scope of Work

The scope of work encompasses the following tasks and responsibilities:

A. Service Activities (Minimum and/or Mandatory Tasks and Responsibilities.)

At a minimum, applicants should provide, either directly or through partnership, services in the following categories:

1. **Intake.** Intake shall include basic assessment of the household's financial situation, including current expenses and income, spending practices, other financial or government supports utilized and possible events or practices adverse to a positive credit score. Intake shall include an inventory and prioritization of any outstanding collections, debts, or judgments for immediate payment. It should also include a discussion of client savings goals, if any.

   For households facing bankruptcy, foreclosure, extensive debt or collections, or other dire situations, the applicant shall refer the household to a credit counseling service recognized by the IRS to provide debt management counseling and financial education for intervention. Once the household has been stabilized and is deemed creditworthy, they may re-enter the program.

2. **Literacy/Education.** Applicants must be able to provide the following or similar topics:

   - *The importance of Credit* – After a baseline is obtained during intake, the applicant must compare client's financial situation with goals. The client should be informed as to what credit is, what their past history says about the household, how credit scores influence the cost of borrowing and the access to financial products, and typical credit qualification thresholds for common products.

   - *Types and uses of Credit* – For this module, applicants will orient clients to the array of different types of financial products, as well as the advantages and disadvantages of each. These shall include, but not be limited to, traditional banking (basic checking and savings accounts), "payday" or other short term loans, secured and unsecured loans, credit cards, rent-to-own, costs of borrowing, and other factors to consider when using credit.

   - *Budgeting/Financial Planning* – This module should be an extension of the Intake process. Applicants will use the client's own budget scenario, including income and expenses, to design a household budget. Applicant will assist clients by examining expenses for cost savings, linking clients with possible government supports to defray household costs, and examining income and tax structure for possible opportunities.

- *Financial Preparation, and Setting and Achieving savings goals* – Given the client's net income, expenses and potential for saving, the applicant should assist the client in preparing a savings plan to achieve the goals outlined by the assessment. If the client does not have concrete savings goals, the plan will be designed to assist client's to become resistant to income loss or fluctuation by planning a savings worth the gross expenses of the household for three (3) months.

Although not every client will access each topic, the applicant shall keep a record of the topics accessed and make determinations, based upon general knowledge assessed at intake, what topics shall be discussed with the household based on their savings needs, current spending plan, if any, and credit status. Each household shall attend no less than two (2) topics to be eligible for the IDA program.

Curricula summaries should be submitted in the application to ensure adherence to the State's goals.

3. **Individual Development Accounts.** Once savings goals are established by the client, the applicant shall deem whether the savings goal is qualified for support through an Individual Development Account (IDA).

To effectuate the purposes of this RFP, allowable uses of the IDA shall accomplish one of two goals: 1) assist clients in obtaining a lasting asset; and/or 2) increasing the financial stability of the household.

Activities which assist in obtaining a lasting asset will receive a 100% match, or one dollar for every dollar saved by the household, from the State. The allowable activities include:

- Progress toward the down payment on a first home;
- Capitalizing a small business; **or**
- Enrolling in post-secondary education or training.

The match from the State for these activities shall not exceed three thousand ($3,000) per household.

Activities which assist in increasing the financial stability of the household will receive a 50% match, or fifty (50) cents for every dollar saved by the household, from OCS. The allowable activities include:

- Progress toward the deposit and first month's rent on an appropriate rental unit;

- Reduction in asset poverty by saving toward a contingency fund equivalent to three (3) months of expenses as verified during the Intake process; **or**

- The down payment on an automobile for those households where it has been determined transportation is a major barrier.

The match from the State for these activities shall not exceed two thousand dollars ($2,000) per household.

If the client opts to save for a reserve fund, the applicant shall make the client aware the fund is to be used only for emergency purposes. "Emergency Purposes" means expenses caused by means beyond the client or applicant's ability to predict, or unforeseen combinations of circumstances. These include, but are not limited to, short-term medical expenses caused by accidents or acute conditions, repairs to property caused by acts of God or other persons, and the payment of expenses due to loss of permanent income. "Permanent income" means employment for which there is no specific or expected end date, and there exists the expectation of continued employment beyond specific tasks. The applicant shall make a determination of "emergency" based on best judgment.

If the household opts for a vehicle, the applicant shall ensure transportation is a major barrier toward self-sufficiency. For example, the household may have little or no access to public transportation, or may work a schedule or location not accessible by public transportation.

Each savings goal will include counseling appropriate for the end product. For example, a down payment for a house shall be accompanied by homeowner counseling in an accredited and recognized curriculum.

The applicant shall provide all logistical support and enter into an agreement with the client outlining fiduciary responsibility for the IDA. The agreement shall outline the responsibilities of the client, as well as permissible uses of funds to the account. The agreement shall also contain roles and responsibilities of the applicant, and a statement that both parties agree and consent. All funds shall be held in a trust account which is fully insured and solvent independent of the applicant agency's financial status.

4. **Access to Credit.** During this module the applicant shall research and explore with the client potential avenues to improve credit through controlled access to additional credit, improvement of credit utilization ratios, dispute and removal of incorrect items reported to credit agencies, expense planning to ensure minimum payments are met, refinancing or debt consolidation advice, and appropriate financial products based on the household's credit score.

   To substantiate completion, the applicant and household shall formulate a credit improvement and debt-repayment plan signed by both parties. If this plan includes an IDA, the plan and IDA agreement may be the same document.

5. **Service Coordination.** To ensure comprehensive services, the applicant must be able to demonstrate appropriate service coordination. Allowable IDA activities shall have logical and definite partners associated with successful attainment of each savings goal, minimum partnerships are described below:

- *Progress Toward the Down Payment On a First Home* – Partners shall include, at a minimum, county agencies providing HUD services or housing, educational partners with staff certified to provide workshops and counseling under the National Industry Standards for Homeownership professionals, and a lending institution or mortgage brokerage capable of packaging and underwriting loans.

- *Capitalizing a Small Business* – Partners shall include, at a minimum, an educational partner or agency with expertise in providing business planning and market analysis to low-income individuals, and a financial institution, community-based economic development corporation, or other institution accredited and certified to offer microloans.

- *Enrolling In Post-Secondary Education or Training* – Partners should include, at a minimum, an educational or other service agency with expertise in career counseling, an employment placement or other agency with significant experience in referrals to vocational training, apprenticeships, the community college system, and the University of Hawaii system, and a service agency with specific expertise in accessing funding sources for prospective students such as Pell grants, scholarships, and student loans.

- *Progress Toward the Deposit and First Month's Rent On an Appropriate Rental Unit* – Partners shall include, at a minimum, County and State agencies providing HUD services and rental assistance, a service agency or realtor with expertise in placing persons from transitional housing or public housing into market units, and a service agency with budget counseling expertise to ensure the placement is sustainable and accurately budgeted.

- *Reduction in asset poverty by saving toward a contingency fund equivalent to three (3) months of expenses as verified during the Intake process* – Partners shall include, at a minimum, expense and debt-reduction advisor.

- *Down payment on a vehicle for those households where it has been determined transportation is a major barrier* – Partners shall include, at a minimum, an agency with expertise in advising individuals on purchasing, and budgeting appropriately for maintenance, etc., and a financial institution with the ability to research motor vehicle values, as well as quote interest rates for a number of ranges of credit scores.

For all cases, the applicant shall prepare an exit summary detailing services provided, goals achieved or in progress, education provided, and a six (6) month guide for the household to maintain behaviors and habits conducive to achieving their goal.

B. Management Requirements (Minimum and/or Mandatory Requirements)

1. **Personnel.** The applicant shall demonstrate that personnel possess the necessary knowledge, skills and abilities to effectively deliver the proposed services.

   The applicant shall have written descriptions for each position, requirements and qualifications, and policies and procedures to ensure all employees are fully qualified to engage in activities and perform the services required. If the applicant proposes to use volunteers, the applicant shall demonstrate that proposed volunteers are or would be fully qualified for the specific work assigned, are reliable, and would be available when and where needed to provide the required services; Explain how it would provide sufficient management, supervision, oversight, and evaluation of volunteers, and otherwise assure their work quality and effectiveness; Explain how it will assure that volunteers perform in compliance with the requirements of the RFP.

   The applicant shall have on staff, or as a key advisor to the program, an employee certified to the National Industry Standards for Homeownership Professionals.

2. **Administrative.** Written policies and procedures are required for all services including personnel standards, operating procedures, determination of client eligibility, documentation, record-keeping, data gathering, reporting, financial administration, quality assurance, monitoring and evaluation.

   The applicant is required to have a written outcome-based program plan, and an on-going planning and evaluation process for these services.

   The applicant shall either be, or have as required partners, a Community Financial Lending Institution, a HUD-approved housing counseling agency to provide HUD approved housing education and counseling services, and an IRS recognized credit counseling agency providing money and debt management counseling and financial education.

3. **Quality Assurance and Evaluation Specifications.** The applicant shall have a written quality assurance plan, including procedures to assure that its services are provided in conformance with all federal, state, and county requirements, the requirements of this RFP and POS contracts. The plan shall include procedures on how the applicant will monitor management, fiscal and program operations for compliance with all requirements. The plan shall also provide for procedures to determine whether clients receive consistent, high quality services. The quality assurance plan shall identify roles and responsibilities for on-going implementation.

The applicant shall have a written plan for evaluation of performance in providing the required services, including procedures and methodology to measure, monitor and collect data on outputs and outcomes, and to evaluate the outcomes and other results of its services. The evaluation plan should also include procedures to identify and resolve problems, and make improvements to the program as needed. The evaluation plan should identify staff roles and responsibilities for assuring on-going implementation.

The applicant must also indicate the specific measurement tool(s) and/or procedures that will be utilized to document and verify that each proposed program output and outcome was accomplished.

Annual contract monitoring by the State may include on-site visits with comprehensive evaluation of several areas of performance. These may include review of conformance with standard contractual requirements, agency files, accounting practices, and case-record keeping. In addition, on-going contract monitoring shall include a review of required reports and periodic assessment of program effectiveness.

The applicant must maintain throughout the term of the contract a system of self-appraisal and program evaluation to track and validate effectiveness of the activities provided. The evaluation process must include tools or instruments to identify client barriers, which are relevant to client outcomes and include a process for making improvements or taking corrective action based upon the evaluation findings.

4. **Output and Performance/Outcome Measurements.** The applicant shall propose the number of people served for the dollar amount requested. In addition, the applicant shall propose:

Outputs:

- Dollars saved for each dollar leveraged
- Ratio of matching funding for each program
- Number of persons provided Intake services
- Number of persons provided financial literacy services
- Number of persons enrolled in IDA programs (by savings goal)
- Number of persons achieving their goal within the contract period
- Number of persons receiving exit summary
- Number of persons enrolled in post-secondary training/education
- Number of persons assisted with business planning

Outcomes:

- Number of people who reported increased awareness of financial issues
- Number of people who reduced Asset poverty
- Number of people lifted out of Asset poverty
- Number of people who removed transportation barrier
- Number of people owning their own home
- Number of people attaining a certification or degree
- Number of new businesses started

5. **Experience.** The applicant shall have one (1) year of experience in providing this or similar services in the State of Hawaii.

6. **Coordination of Services.** If the applicant is not certified as one of the types of entities listed below, the applicant must have as required partners a Community Financial Lending Institution, a HUD-approved housing counseling agency to provide HUD approved housing education and counseling services, and an IRS recognized credit counseling agency providing money and debt management counseling and financial education. Additionally, minimum partnerships are detailed in Section 2.4-Scope of Work is outlined for each type of IDA proposed.

   The applicant shall demonstrate its capability to coordinate the proposed services with relevant agencies and resources in the community. Specifically, the applicant shall provide examples of how relationships/agreements with other agencies, community groups, employers, etc. assist in achieving program goals and objectives.

   The applicant shall provide, as attachments to its proposal in response to this RFP, letters of intent, memoranda of agreement, and/or memoranda of understanding for other named agencies with which the applicant plans to work in performing the contract, if awarded to the applicant. Such letters and/or memoranda should outline as clearly as practical the nature of the work to be performed by the collaborating agency, and it should outline the allocation of responsibilities and the compensation to be given to each party.

7. **Reporting Requirements for Program and Fiscal Data.** Quarterly program progress and fiscal reports are required within four (30) calendar days after the last day of each quarter. The final report on the total contract period is required within sixty (60) calendar days after the last day for the contract period.

   Forms shall be submitted in a format approved by OCS, and include information toward progress of each of the outputs and outcomes, as well as challenges and best practices during implementation. Fiscal reports shall contain line item breakouts of expenses outlined on application budget forms.

C. Facilities

The applicant shall provide facilities as necessary to effectuate the purposes of the program and provide adequate services. Facilities should comply with all applicable Federal, State, and local laws and regulations pertinent to the type of facility and clientele, such as ADA. If the applicant believes facilities are not necessary to carry out the program, they may suggest and explain in the proposal.

2.5 COMPENSATION AND METHOD OF PAYMENT

The method of payment for this program is fixed price. The applicant, during the proposal, shall furnish a cost proposal of total services to be provided, persons to be served, dollars to be leveraged, and total dollars to be spent on IDA activities. The cost proposal shall be on the appropriate budget forms listed in Section 3.5. that are provided on the SPO website (See Section 1.2, Website Reference) and other financial requirements as stated in Section 3.5. The cost proposal shall be in accordance with Chapter 103F, HRS, Cost Principles for Purchases of Health and Human Services in form, SPO-H-201 provided on the SPO website.

As compensation, the STATE shall advance one-eighth of the total amount of administrative costs proposed by the applicant, with additional payments for administrative costs being on a reimbursement basis thereafter starting at the end of the second quarter.

Dollars used as a direct match for participants enrolled in the IDA program may be requested at any time during the service, however shall be requested and reimbursed no more than one (1) time per month. Reimbursement requests should include categorization by IDA purpose to ensure accurate reimbursement.

It is important to note that the State appropriation is made on a yearly basis. Therefore, assuming no budget cuts or restrictions, only fifty (50) percent of the two-year contract amount may be available for payment in the first year of the contract. Any amount earned and requested by the provider in the first year of the contract, in excess of fifty (50) percent of the two-year contract amount, may be held for payment until the following fiscal year, and paid upon confirmation of available funds.

Section 3

Proposal Application Instructions

Section 3
Proposal Application Instructions

General instructions for completing applications:

- *Proposal Applications shall be submitted to the state purchasing agency using the prescribed format outlined in this section.*
- *The numerical outline for the application, the titles/subtitles, and the applicant organization and RFP identification information on the top right hand corner of each page should be retained. The instructions for each section however may be omitted.*
- *Page numbering of the Proposal Application should be consecutive, beginning with page one and continuing through for each section*. *See sample table of contents in Section 5.*
- *Proposals may be submitted in a three ring binder (Optional).*
- *Tabbing of sections (Recommended).*
- *Applicants must also include a Table of Contents with the Proposal Application. A sample format is reflected in Section 5, Attachment B of this RFP.*
- *A written response is required for* ***each*** *item unless indicated otherwise. Failure to answer any of the items will impact upon an applicant's score.*
- *Applicants are* ***strongly*** *encouraged to review evaluation criteria in Section 4, Proposal Evaluation when completing the proposal.*
- *This form (SPOH-200A) is available on the SPO website (see 1.2 Website Reference). However, the form will not include items specific to each RFP. If using the website form, the applicant must include all items listed in this section.*

The Proposal Application is comprised of the following sections:

- *Proposal Application Identification Form*
- *Table of Contents*
- *Program Overview*
- *Experience and Capability*
- *Project Organization and Staffing*
- *Service Delivery*
- *Financial*
- *Other*

3.1 Program Overview

Applicant shall give a brief overview to orient evaluators as to the program/services being offered.

3.2 Experience and Capability

A. Necessary Skills

The applicant shall identify the skills, abilities, and knowledge necessary to provide the services, as well as a description of why the skills are appropriate. The applicant shall demonstrate that it has the necessary skills, abilities, and knowledge relating to the delivery of the proposed services.

B. Experience

The applicant shall provide a description of projects/contracts pertinent to the proposed services which substantiate the provision of related services for the minimum one (1) year period.

The applicant shall provide a brief description and listing of past and current programs and/or contracts pertinent to providing financial literacy, debt counseling, or other financial assistance that includes **all of the following information**: the contracting agency, contact person, address, telephone number and/or e-mail address, contract/program title, contract period, funding amount, and performance outcomes. In addition, the applicant shall provide a copy of relevant reports or information relating to contract/program performance.

The applicant shall identify key staff members who possess experience and will be involved in the management, administrative, and program functions needed to provide and support the services being requested. The applicant shall also provide resumes, employment history, responsibilities, program experience, and significant accomplishments for each staff member.

OCS reserves the right to contact references to verify experience.

C. Quality Assurance and Evaluation

The applicant shall demonstrate that it has a written evaluation plan that effectively measures, monitors and evaluates program performance and detects and addresses issues/problems in a timely manner. (Refer to the quality assurance and evaluation requirements in Section 2, Service Specifications.)

Written policies and procedures are required for all of the services including personnel standards, operating procedures, determination of client eligibility, documentation, record keeping, data gathering, reporting, financial administration, quality assurance, monitoring and evaluation.

The applicant is required to have a written outcome-based program plan, and an on-going planning and evaluation process for these services.
Specifically, the applicant must provide: (1) a written quality assurance plan sufficient to assure consistent and high quality of administration and services, and (2) a written evaluation plan to effectively measure, monitor, and evaluate program

performance and timely detect and resolve program problems. The applicant shall describe what evidence or documentation will be used to verify program accomplishments. These plans may be program specific or agency wide, but must be proved sufficient to adequately address the quality and evaluation needs of the program outcomes.

D. Coordination of Services

The applicant shall demonstrate the capability to coordinate services with other agencies and resources in the community.

As stated above**,** If the applicant is not certified as one of the types of entities listed in this section, the applicant must have as required partners a Community Financial Lending Institution, a HUD-approved housing counseling agency to provide HUD approved housing education and counseling services, and an IRS recognized credit counseling agency providing money and debt management counseling and financial education.

Additionally, minimum partnerships are detailed in Section 2.4-Scope of Work are outlined for each type of IDA proposed.

The applicant shall demonstrate the partnership of any named agency through letters of intent, Memoranda of understanding or agreement, or other formalized documents outlining commitments and responsibilities.

E. Facilities

The applicant shall provide a description of its facilities and demonstrate its adequacy in relation to the proposed services. If facilities are not presently available, describe plans to secure facilities. Also describe how the facilities meet ADA requirements, as applicable, and the special equipment that may be required for the services. If the applicant believes facilities are unnecessary, they may indicate this and an explanation in their proposal.

3.3 Project Organization and Staffing

A. Staffing

1. **Proposed Staffing.** The applicant shall describe the proposed staffing pattern, participant/staff ratio and proposed caseload capacity appropriate for the viability of the services. The applicant shall demonstrate that applicant's assignment of staff would be sufficient to effectively administer, manage, supervise, and provide the required services. (Refer to the personnel requirements in the Service Specifications, as applicable.)

2. **Staff Qualifications.** The applicant shall provide the minimum qualifications (including experience and training) for staff assigned to the program. As stated above, the applicant shall also provide resumes, employment history,

responsibilities, program experience, and significant accomplishments for each staff member. Applicants shall describe how minimum qualifications relate to job duties and are sufficient to assure quality services.

Minimum qualifications must include those mentioned in the scope of work. If no personnel are on staff who have attained certification, the applicant shall describe how their program will attain certification and under what timeline.

B. Project Organization

1. **Supervision and Training.** The applicant shall describe its ability to supervise, train and provide administrative direction relative to the delivery of the proposed services.

   The applicant shall explain how the program organization and assignment of personnel are sufficient for the effective administration, management, supervision, and provision of services to meet the projected requirements of this RFP.

   The applicant shall propose a clear plan for reviewing the qualifications and effectiveness of existing qualified staff, and qualified sub-recipient agencies and/or referral partners.

2. **Organization Chart.** The applicant shall reflect the position of each staff and line of responsibility/supervision. (Include position title, name and full time equivalency)

   The applicant shall provide an "Organization-wide" chart that shows the program placement of the required services within the overall agency, and a "Program" organization chart that shows the lines of communication between program administration and staff. Written explanations of both organization charts shall be included.

   The applicant shall demonstrate that the applicant's proposed organization would be sufficient to effectively administer, manage and provide the required services.

3.4 Service Delivery

The applicant shall include a detailed discussion of the applicant's approach to applicable service activities and management requirements from Section 2, Item 2.1, Scope of Work, including (if indicated) a work plan of all service activities and tasks to be completed, related work assignments/responsibilities and timelines/schedules.

As this is a new program, the applicant shall provide a detailed start-up plan for any services not currently being provided, as well as implementation timelines for partnerships not currently developed.

Applicant shall identify geographic areas and targeted population groups, and demonstrate, using demographic data and other documentation, that the area(s) it proposes to serve contains significant numbers of the target population of the RFP, services available are insufficient to fill the need, and services proposed will effectively address the needs.

The applicant shall describe it or its partners ability to perform the following services, as well as methodology involved in:

A. Intake

The applicant shall describe a basic assessment of the household's financial situation, including other factors interfering with self-sufficiency. The applicant shall describe the methods by which services are identified and prioritized.

The applicant shall describe the ability to refer the household facing financial crises to a credit counseling service recognized by the IRS to provide debt management counseling and financial education for intervention, and conditions for re-entry.

B. Literacy/Education

Applicants shall describe available training modules and submit curriculum summaries to substantiate the capacity of the agency to provide the basic core curricula outlined in Section 2.4, Scope of Work.

Applicants shall describe the prioritization process for referring clients to each topic, and record keeping strategies.

C. Individual Development Accounts

The applicant shall describe their ability to provide logistical support and enter into an agreement with the client outlining fiduciary responsibility for the IDA, as well as outline the contents of a sample agreement. The applicant shall describe its ability to hold funds in a trust account which is fully insured and solvent independent of the applicant agency's financial status.

The applicant shall describe the identification of the priority goal for each household, and describe its ability to provide motivation, information, and support for each IDA category to increase the chance of success of the household.

D. Access to Credit

The applicant shall describe its capacity to counsel the client regarding potential avenues to improve credit through controlled access to additional credit, improvement of credit utilization ratios, dispute and removal of incorrect items reported to credit agencies, expense planning to ensure minimum payments are met, refinancing or debt consolidation advice, and appropriate financial products based on the household's credit score. The applicant shall also describe any follow-up documents used to assist the household.

E. Service Coordination

The applicant shall demonstrate appropriate service coordination through Letters of Intent, Memoranda of Agreement, or other legal documentation delineating the responsibilities of all parties involved. Minimum partnerships included in this RFP shall be demonstrated.

The applicant shall demonstrate, through procedures and protocols, its quality assurance plan is sufficient to provide quality services. The plan shall include procedures on how the applicant will monitor management, fiscal and program operations for compliance with all requirements. The quality assurance plan shall identify roles and responsibilities for on-going implementation.

The applicant shall have a written plan for evaluation of performance in providing the required services, including procedures and methodology to measure, monitor and collect data on outputs and outcomes, and to evaluate the outcomes and other results of its services. The evaluation plan should also include procedures to identify and resolve problems, and make improvements to the program as needed. The evaluation plan should identify staff roles and responsibilities for assuring on-going implementation.

The applicant must also indicate the specific measurement tool(s) and/or procedures that will be utilized to document and verify that each proposed program output and outcome was accomplished.

The applicant must maintain throughout the term of the contract a system of self-appraisal and program evaluation to track and validate effectiveness of the activities provided. The evaluation process must include tools or instruments to identify client barriers, which are relevant to client outcomes and include a process for making improvements or taking corrective action based upon the evaluation findings.

The applicant shall demonstrate the number of outcomes it proposes is reasonable given the service plan, and that outputs and outcomes are achievable through the applicant's service delivery.

The application shall contain the following costs:

1. Outputs:

- Dollars saved for each dollar leveraged
- Ratio of matching funding for each program
- Number of persons provided Intake services
- Number of persons provided financial literacy services
- Number of persons enrolled in IDA programs (by savings goal)
- Number of persons achieving their goal within the contract period
- Number of persons receiving exit summary
- Number of persons enrolled in post-secondary training/education
- Number of persons assisted with business planning

2. **Outcomes:**
    - Number of people who reported increased awareness of financial issues
    - Number of people who reduced Asset poverty
    - Number of people lifted out of Asset poverty
    - Number of people who removed transportation barrier
    - Number of people owning their own home
    - Number of people attaining a certification or degree
    - Number of new businesses started

F. Leveraged Funds

The applicant shall also indicate the amount of leveraged monetary support provided by the agency or any of its partners. Each dollar of leverage proposed per dollar saved will earn two points, up to a maximum of 10 points, or a 5:1 match. Amounts greater than the 5:1 ratio will be given the full points.

3.5 Financial

A. Pricing Structure

The applicant shall submit a cost proposal utilizing the pricing structure designated by the state purchasing agency. The cost proposal shall be attached to the Proposal Application.

The applicant shall indicate how costs included in the proposal are reasonable and necessary in the context of the services proposed. For example, a proposal with two (2) full-time personnel should reflect these costs in the budget proposal.

The proposal shall also be indicative of the compensation and method of payment as outlined above.

All budget forms, instructions and samples are located on the SPO website (see Section 1.2, Website Reference). The following budget form(s) shall be submitted with the Proposal Application:

1. SPO-H-205 Proposal Budget for FY 2013-2014
2. SPO-H-206A Budget Justification – Personnel: Salaries and Wages
3. SPO-H-206B Budget Justification – Personnel: Payroll Taxes, Assessment and Fringe Benefits
4. SPO-H-206E Budget Justification – Contractual Services: Administrative
5. SPO-H-206F Budget Justification – Contractual Services: Subcontracts
6. SPO-H-206H Budget Justification – Program Activities

The applicant shall also utilize and refer to form SPO-H-201, Chapter 103F, HRS, Cost Principles in Purchases of Health and Human Services, in preparing its cost proposal.

In completing the required budget forms, the applicant should consider the evaluation criteria contained in Section 4 of this RFP, whereby the comprehensiveness of the information presented and the justification of all cost items are particularly important factors. If more space is needed to fully explain and justify the proposed cost items, the applicant should attach additional sheets as necessary.

B. Other Financial Related Materials

Accounting System. The applicant shall provide, as part of its cost proposal, its most recent independent financial audit, with any accompanying management letter, to demonstrate the adequacy of its accounting system. The applicant shall also submit an agency-wide budget demonstrating relative program proportions and administrative allocations. The requirements for an adequate accounting system may include, but not be limited to, keeping accurate procurement and financial records required by law, the state purchasing agency, or the State Procurement Office (SPO); providing required cost data in acceptable form and in a timely manner; and compliance with generally accepted accounting principles (GAAP). Other documents may be submitted if relevant.

3.6 Other

A. Litigation

The applicant shall disclose and explain any pending litigation to which they are a party, including the disclosure of any outstanding judgment.

Section 4

Proposal Evaluation

Section 4
Proposal Evaluation

4.1 Introduction

The evaluation of proposals received in response to the RFP will be conducted comprehensively, fairly and impartially. Structural, quantitative scoring techniques will be utilized to maximize the objectivity of the evaluation.

4.2 Evaluation Process

The procurement officer or an evaluation committee of designated reviewers selected by the head of the state purchasing agency or procurement officer shall review and evaluate proposals. When an evaluation committee is utilized, the committee will be comprised of individuals with experience in, knowledge of, and program responsibility for program service and financing.

The evaluation will be conducted in three phases as follows:

- Phase 1 – Evaluation of Proposal Requirements
- Phase 2 – Evaluation of Proposal Application
- Phase 3 – Recommendation for Award

Evaluation Categories and Thresholds

Evaluation Categories		Possible Points
Administrative Requirements		
Proposal Application		**100 Points**
Program Overview	0 points	
Experience and Capability	20 points	
Project Organization and Staffing	15 points	
Service Delivery	55 points	
Financial	10 Points	
TOTAL POSSIBLE POINTS		**100 Points**

4.3 Evaluation Criteria

A. Phase 1 – Evaluation of Proposal Requirements

1. **Administrative Requirements.** Applicants shall submit all certifications required for the services proposed in their application. If the applicant proposes a service and is not currently certified, it shall be deemed sufficient for the provider to indicate plans to achieve certification. However, awards may be contingent upon certification.

2. **Proposal Application Requirements**

- Proposal Application Identification Form (Form SPOH-200).
- Table of Contents
- Program Overview
- Experience and Capability
- Project Organization and Staffing
- Service Delivery
- Financial (All required forms and documents)
- Program Specific Requirements (as applicable)

B. Phase 2 – Evaluation of Proposal Application (100 Points)

Program Overview. No points are assigned to Program Overview. The intent is to give the applicant an opportunity orient evaluators as to the service(s) being offered.

1. *Experience and Capability (25 Points)*

OCS will evaluate the applicant's experience and capability relevant to the proposal contract, which shall include:

a. Necessary Skills	**5**
• Identified skills, abilities, and knowledge relating to the delivery of the proposed services	2
• Demonstrated skills, abilities, and knowledge relating to the delivery of the proposed services	3
b. Experience	**3**
• Application provides description of previous and current programs substantiating the minimum one (1) year experience with all of the following information: Contracting agency, contact person, address, telephone number and/or email address, contract/program title, contract period, funding amount, and performance outcomes, relevant reports relating to performance are attached	2
• Identifies key staff members with experience	1
c. Quality Assurance and Evaluation	**4**
• Demonstrates the possession of written evaluation plans and policies and procedures for services that effectively measures, monitors and evaluates program performance and detects and addresses issues/problems in a timely manner.	2
• Demonstrates a written quality assurance plan	

sufficient to assure consistent and high quality administration and services. 2

d. **Coordination of Services** **10**

- Demonstrated capability to coordinate services with other agencies and resources in the community. 5
- Demonstrates minimum partnerships for services proposed, including lending institution and credit counseling agency, with MOA's or other formalized relationships 5

e. **Facilities** **3**

- Describes facilities and relates adequacy of facilities relative to the proposed services. 3

2. ***Project Organization and Staffing (10 Points)***

The State will evaluate the applicant's overall staffing approach to the service that shall include:

a. ***Staffing*** **5**

- Proposed Staffing: Describe the proposed staffing pattern, client/staff ratio, and proposed caseload capacity appropriate to insure viability of the services. 1
- Demonstrates the applicant's assignment of staff is sufficient to effectively administer, manage, supervise, and provide the required services. 2
- Staff Qualifications: Minimum qualifications (including experience) for staff assigned to the program. 1
- Demonstrates how minimum qualifications relate to job duties and are sufficient to assure quality services 1

b. ***Project Organization*** **5**

- Supervision and Training: Demonstrated ability to supervise, train and provide administrative direction to staff relative to the delivery of the proposed services. 1
- Explains clear plan for reviewing the qualifications and effectiveness of existing qualified staff and partners,. 1
- Organization Chart**:** Approach and rationale for the structure, functions, and staffing of the proposed organization for the overall service activity and tasks. 1

- Explains, through organizational charts, how the program organization and assignment of staff are sufficient for effective service provision 2

3. *Service Delivery (60 Points)*

- Discusses, in detail, approach to service activities and management requirements, including recognized tasks, workplans, assignments/responsibilities 5
- Provides a detailed start-up plan for any services not currently being provided, as well as implementation timelines for partnerships not currently developed 5
- Describes, in detail, the ability of the agency or its partners to perform the following services as described in Section 2.4- Scope of Work, Intake, Literacy/Education, Individual Development Accounts, Access to Credit, and Service Coordination 16
- Describes, in detail, a self-appraisal and program evaluation system to track and validate effectiveness of the activities provided, including tools and/or instruments to identify client barriers and provide processes for corrective action to improve client outcomes 12
- Proposes and demonstrates ability to achieve a reasonable number of outcomes, and substantiates, within the context of the service plan, that outcomes and outputs are achievable 12
- Leverages other public or private funding. Each dollar of leverage NOT INCLUDING STATE FUNDS UNDER THIS RFP, will earn two points up to a maximum of 10 10

4. *Financial (10 Points)*

a. ***Pricing Structure***	**10**
• Demonstrates that applicant's proposed costs are reasonable and necessary by providing adequate information, such as agency-wide budget or administrative allocation methodology, and justification for all cost items, and explanation of applicant's method of allocation of indirect costs. Discloses fiscal status through agency-wide budget. Demonstrates that the applicant has a need for the amount requested for the proposed services. Demonstrates pricing structure comports with that in the Compensation and Method of Payment section.	5
b. ***Adequacy of Accounting System***	
• Demonstrates, through narrative and appropriate documentation such as a recent independent audit, the adequacy of applicant's accounting system and procedures to assure proper and sound fiscal administration of funding. Explains in sufficient detail applicant's ability to provide complete, accurate and timely fiscal reports	5

C. Phase 3 – Recommendation for Award

Each notice of award shall contain a statement of findings and decision for the award or non-award of the contract to each applicant.

Section 5

Attachments

A. Proposal Application Checklist

B. Sample Table of Contents.

Proposal Application Checklist

Applicant: _______________________________ RFP No.: ____________________

The applicant's proposal must contain the following components in the order shown below. Return this checklist to the purchasing agency as part of the Proposal Application. SPOH forms are on the SPO website.

Item	Reference in RFP	Format/Instructions Provided	Required by Purchasing Agency	Applicant to place "X" for items included in Proposal
General:				
Proposal Application Identification Form (SPOH-200)	Section 1, RFP	SPO Website*	**X**	
Proposal Application Checklist	Section 1, RFP	Attachment A	**X**	
Table of Contents	Section 5, RFP	Section 5, RFP	**X**	
Proposal Application (SPOH-200A)	Section 3, RFP	SPO Website*	**X**	
Hawaii Compliance Express Verification Certificate	Section 1, RFP	Hawaii Compliance Express SPO Website*		
Cost Proposal (Budget)				
SPO-H-205	Section 3, RFP	SPO Website*	**X**	
SPO-H-205A	Section 3, RFP	SPO Website* Special Instructions are in Section 5		
SPO-H-205B	Section 3, RFP,	SPO Website* Special Instructions are in Section 5		
SPO-H-206A	Section 3, RFP	SPO Website*	**X**	
SPO-H-206B	Section 3, RFP	SPO Website*	**X**	
SPO-H-206C	Section 3, RFP	SPO Website*		
SPO-H-206D	Section 3, RFP	SPO Website*		
SPO-H-206E	Section 3, RFP	SPO Website*	**X**	
SPO-H-206F	Section 3, RFP	SPO Website*	**X**	
SPO-H-206G	Section 3, RFP	SPO Website*		
SPO-H-206H	Section 3, RFP	SPO Website*	**X**	
SPO-H-206I	Section 3, RFP	SPO Website*		
SPO-H-206J	Section 3, RFP	SPO Website*		
Certifications:				
Federal Certifications		Section 5, RFP		
Debarment & Suspension		Section 5, RFP		
Drug Free Workplace		Section 5, RFP		
Lobbying		Section 5, RFP		
Program Fraud Civil Remedies Act		Section 5, RFP		
Environmental Tobacco Smoke		Section 5, RFP		
Program Specific Requirements:				

*Refer to subsection 1.2, Website Reference for website address.

Organization: ________________
RFP No:______________

Proposal Application
Table of Contents